

# ACKNOWLEDGEMENT RECEIPT

Electronic Version

Stylesheet Version v01

<b>Title of Invention</b>	<b>DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS</b>																																																																																																																										
<p>Submission Type : Utility Patent Filing</p> <p>Application Number: 10/709697 </p> <p>EFS ID: 61403</p> <p>Server Response:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 30%;">Confirmation Code</th> <th style="width: 70%;">Message</th> </tr> </thead> <tbody> <tr> <td>ISVR1</td> <td>Submission was successfully submitted - Even if Informational or Warning Messages appear below, please do not resubmit this application</td> </tr> <tr> <td>ICON1</td> <td>3696</td> </tr> <tr> <td>WUTL2</td> <td>Filename= 606554017-pkda.xml BusinessRule= The utility patent submission does not include at least one declaration.</td> </tr> </tbody> </table> <p>First Named Applicant: Kenneth Austin</p> <p>Attorney Docket Number: 60655.4017</p> <p>Timestamp: 2004-05-24 15:53:58 EDT</p> <p>From: us</p> <p>File Listing:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 30%;">Doc. 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